



Making the Impossible, Possible

What's better than getting to play in a big backyard on a hot summer's day? Having a lovely new home to return to when you're ready to cool off.

The Keller children got just that when they and their parents, Michael and Tatyana Keller, recently moved into their new home in Charleston, Tenn.

After moving to Tennessee from California, the dream of homeownership seemed out of reach. However, with the help of Award Realty Realtor Marcia Botts and USDA Rural Development's Chattanooga Area Office, the Kellers purchased their first home.



"Something that seemed so impossible, with your help and with the USDA program, it became possible," Keller wrote in her note to the Chattanooga Housing Staff.

The Keller children enjoy playing their Cornhole game outside of their new lovely home in Charleston, Tenn.

The Kellers were in their new home in less than 90 days after delivering the pre-qualification application. As with any eligible applicant, they were offered 100 percent financing through RD's [Single Family Housing Direct Home Loan Program](#). The program assists low and very low-income families and offers competitive interest rates that are fixed for the life of the 33-year loan.

Chattanooga Area Office staff including Area Director Joe Woody, Ann Trigger, Joyce Trask and Annabel Webb, visited the Keller Family three days after closing and gave the children a Cornhole game board. The children loved meeting everyone and enjoyed playing their new game.

Bradley County is one of 53 counties in Tennessee benefiting from [USDA's StrikeForce Initiative for Rural Growth and Opportunity](#). StrikeForce aims to increase investments in rural communities through intensive outreach and strong partnerships with community leaders, businesses, foundations and other groups that are working to combat persistent poverty.

For more information on USDA Rural Development programs available in Southeastern Tennessee contact the Chattanooga Area Office at 423-756-2239. Visit us online at www.rd.usda.gov/TN.

Obligation Amount:	\$152,500.00
Date of Obligation:	5/2016
Congressional District:	Fleischmann, 03; DesJarlais, 04; Senators Alexander and Corker
Partners:	Award Realty
Demographics:	Married, White, Family with young children
Impact:	Affordable housing allowing a family to become first-time homeowners.
